

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Scura, Wigfield, Heyer,  
Stevens & Cammarota, LLP  
1599 Hamburg Turnpike  
Wayne, NJ 07470  
973-554-9801  
Fax : 973-696-8571  
Jamal Romero, Esq.  
Email:jromero@scura.com  
Counsel for Debtor.

In Re:

Mirtha D. Perez  
Debtor.

Case No.: 23-16132

Judge: JKS

Chapter: 13

**CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION**

The debtor in this case opposes the following (**choose one**):

1. ☒ Motion for Relief from the Automatic Stay filed by Discover Bank.,  
creditor,

A hearing has been scheduled for 12/14/2023, at 10:00 AM.

- ☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_\_.

- ☐ Certification of Default filed by \_\_\_\_\_,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (**choose one**):

- ☐ Payments have been made in the amount of \$ \_\_\_\_\_, but have not  
been accounted for. Documentation in support is attached.

☐ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

☒ Other (**explain your answer**):

Payment of \$1,593.92. was mailed on December 07, 2023. I intend to cure any remaining chapter 13 payment arrears by December 31, 2023. Documentation in support is attached.

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 12/07/2023

/s/Mirtha D. Perez  
Debtor's Signature

Date: \_\_\_\_\_

\_\_\_\_\_  
Debtor's Signature

**NOTES:**

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.

12/07/2023  
Void after 7 years

Remitter: MIRTHA D PEREZ

\*\*\* 1,593.92 \*\*

Pay To The DISCOVER BANK  
Order Of:

Memo: \_\_\_\_\_  
Note: For information only. Comment has no effect on bank's payment.

Drawer: JPMORGAN CHASE BANK, N.A.  
NON NEGOTIABLE

CASHIER'S CHECK

CHASE

Remitter: MIRTHA D PEREZ

Pay To The DISCOVER BANK

Order Of:

Pay: ONE THOUSAND FIVE HUNDRED NINETY THREE DOLLARS AND 92 CENTS

\$\*\* 1,593.92 \*\*

Do not write outside this box

Memo: \_\_\_\_\_  
Note: For information only. Comment has no effect on bank's payment.

Drawer: JPMORGAN CHASE BANK, N.A.

*Rebecca Griffin*

Rebecca Griffin, Chief Administrative Officer  
JPMorgan Chase Bank, N.A.  
Columbus, OH

[REDACTED]